United Commercial Bank PLC

Unaudited Financial Statements

For the Quarter ended 30 September 2026

United Commercial Bank PLC
Consolidated Balance Sheet
As at 30 September 2026
(Unaudited)

	30-09-2026 Taka	31-12-2025 Taka
PROPERTIES AND ASSETS		
Cash	**55,461,738,061**	**55,853,763,149**
Cash in Hand (Including Foreign Currencies)	12,936,736,717	11,621,860,336
Balance with Bangladesh Bank & its agent bank(s) (Including Foreign Currencies)	42,525,001,344	44,231,902,813
Balance with other banks & financial institution	**16,291,089,557**	**16,184,249,595**
In Bangladesh	14,755,006,399	11,686,192,819
Outside Bangladesh	1,536,083,158	4,498,056,776
Money at call on short notice	**4,650,000,000**	**3,500,707,200**
Investments	**213,668,122,357**	**151,735,394,376**
Government	196,362,183,140	134,944,106,323
Others	17,305,939,217	16,791,288,053
Loans and Advances	**684,182,155,307**	**623,092,924,842**
Loans, Cash Credit, Overdrafts etc.	647,724,423,692	599,248,556,663
Bills purchased and discounted	36,457,731,615	23,844,368,179
Fixed assets including premises, furniture & fixture	**18,007,769,759**	**18,800,794,861**
Other assets	**31,214,932,904**	**17,844,286,425**
Non-banking assets	**17,156,000**	**18,956,000**
Total Assets	**1,023,492,963,946**	**887,031,076,449**
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other banks, financial institutions and agents	**95,120,193,329**	**64,545,436,413**
Deposits and other accounts	**772,291,947,383**	**683,829,831,519**
Current accounts & other accounts	136,063,498,359	118,535,587,938
Bills Payable	8,638,492,748	8,390,361,338
Savings Bank Deposits	123,505,581,450	104,413,833,775
Fixed Deposits	441,225,365,866	406,347,078,453
Other Deposits	62,859,008,961	46,142,970,015
Other Liabilities	**114,836,898,926**	**98,793,223,545**
Total Liabilities	**982,249,039,639**	**847,168,491,477**
Capital/Shareholders' Equity		
Paid up Capital	15,503,758,980	15,503,758,980
Share Premium	1,454,976,750	1,454,976,750
Statutory Reserve	15,845,382,614	15,842,396,287
General Reserve	26,577,961	26,577,961
Other Reserve	4,100,174,178	2,830,905,303
Start-up Equity Investment Fund	145,626,975	133,512,705
Retained Earning	4,167,426,656	4,070,456,798
Total Shareholders' Equity	**41,243,924,114**	**39,862,584,784**
Non Controlling Interest	194	188
Total shareholders' Equity with non controlling interest	**41,243,924,308**	**39,862,584,972**
Total Liabilities and Shareholders' Equity	**1,023,492,963,947**	**887,031,076,449**

United Commercial Bank PLC
Consolidated Off-Balance Sheet Items
As at 30 September 2026
(Unaudited)

OFF BALANCE SHEET ITEMS	30-09-2026 Taka	31-12-2025 Taka
CONTINGENT LIABILITIES	**229,797,932,391**	**211,289,225,233**
Acceptances & Endorsements	67,911,175,264	77,568,061,302
Letter of Guarantees	54,129,360,918	55,242,076,074
Irrevocable Letter of Credit	88,682,855,399	61,688,195,957
Bills for Collection	19,074,540,810	16,790,891,900
Other contingent Liabilities		-
Other Commitments	**489,493,600**	**642,181,098**
Documentary credit and other short term trade related transactions		-
Forward assets purchased and forward deposits placed	489,493,600	642,181,098
Undrown note issuance and revolving underwriting facilities		-
Undrawn formal standby facilities, credit lines and other commitments	-	-
Total Off-Balance sheet items including contingent liabilities	**230,287,425,991**	**211,931,406,331**

Chief Financial Officer **Company Secretary** **Chief Executive Officer (CEO)**

Director **Director**

United Commercial Bank PLC
Consolidated Profit and Loss Account
For the Quarter ended 30 September 2026
(Unaudited)

	Jan to Sep, 2026 Taka	Jan to Sep, 2025 Taka	Jul to Sep, 2026 Taka	Jul to Sep, 2025 Taka
Interest Income	45,203,050,468	47,073,003,499	14,233,657,497	16,365,111,837
Interest Paid on Deposit and Borrowings	42,577,844,363	35,555,140,634	14,445,628,228	12,933,071,306
Net Interest Income	**2,625,206,105**	**11,517,862,865**	**(211,970,731)**	**3,432,040,531**
Income from Investment	14,479,490,714	10,664,975,801	5,264,076,815	5,255,725,554
Commission, Exchange and Brokerage	6,665,766,338	6,273,206,360	2,378,736,915	2,122,776,018
Other Operating Income	230,778,852	240,366,991	97,076,415	85,897,264
Total Operating Income (A)	**24,001,242,009**	**28,696,412,017**	**7,527,919,415**	**10,896,439,366**
Salary and Allowances	8,247,299,793	7,767,269,398	2,752,820,103	2,643,322,343
Rent, Taxes, Insurance, Electricity etc.	1,344,465,838	1,026,724,416	512,540,216	234,123,842
Legal Expenses	178,942,473	167,811,548	81,609,424	82,442,081
Postage, Stamps, Telegram, Telephone etc.	183,696,625	173,551,563	65,521,236	58,159,464
Stationery, Printing, Advertisements etc.	914,367,689	1,387,464,311	261,423,220	657,002,139
Chief Executive's Salary and Fees	19,965,000	14,350,000	6,584,560	4,050,000
Directors' Fees and other expenses	5,287,421	3,783,611	2,256,057	1,388,000
Auditor's Fees	9,769,074	10,627,500	3,362,575	3,082,500
Depreciation and Repair of Fixed Assets	2,223,646,560	1,899,571,589	844,642,467	633,510,302
Other Expenses	4,877,777,788	4,057,871,616	1,718,392,578	1,463,345,131
Total Operating Expenses (B)	**18,005,218,261**	**16,509,025,552**	**6,249,152,438**	**5,780,425,803**
Profit & Loss before provision (C) =(A-B)	**5,996,023,748**	**12,187,386,465**	**1,278,766,977**	**5,116,013,563**
Provision for Loans & Advances	2,617,980,789	11,866,307,433	463,114,996	5,298,250,328
Provision for diminution in value of investments	(47,055,723)	(451,192,899)	208,039,810	(544,844,115)
Other provision	248,967,640	(502,475,038)	1,187,584	(2,018,841)
Total Provision	**2,819,892,706**	**10,912,639,496**	**672,342,389**	**4,751,387,372**
Total Profit before Income Tax	**3,176,131,042**	**1,274,746,969**	**606,424,587**	**364,626,191**
Provision for Taxation	**2,766,060,575**	**786,230,935**	**536,773,131**	**44,415,870**
Current Tax Expenses	2,657,320,553	3,652,062,949	708,438,692	1,930,155,078
Deferred Tax Expense/(Income)	108,740,022	(2,865,832,014)	(171,665,561)	(1,885,739,208)
Net profit after Tax	**410,070,467**	**488,516,034**	**69,651,456**	**320,210,321**
Earning Per Share (EPS)	**0.26**	**0.32**	**0.04**	**0.21**

Chief Financial Officer **Company Secretary** **Chief Executive Officer (CEO)**

Director **Director**

United Commercial Bank PLC
Consolidated Cash Flow Statement
For the Quarter ended 30 September 2026
(Unaudited)

	30-09-2026 Taka	30-09-2025 Taka
Cash flows from operating activities		
Receipts of Interest	57,062,524,812	53,299,134,471
Payments of Interest	(43,734,553,759)	(31,977,715,582)
Receipt of Dividend	284,356,782	282,325,431
Receipt of Fees & Commission	5,387,559,408	5,269,952,579
Recoveries from previously written off advances	1,242,794,187	558,235,031
Payments to employees	(8,240,757,773)	(7,786,039,398)
Payments to suppliers	(2,735,494,427)	(3,229,831,046)
Payment for Advance Income Tax	(2,910,121,255)	(3,519,448,368)
Receipt from other operating activities	999,026,037	711,974,272
Payment for other activities	(4,710,686,701)	(4,406,158,515)
Operating profit before changes in operating assets and Liabilities	**2,644,647,311**	**9,202,428,875**
Increase /Decrease in operating assets and liabilities		
Statutory Deposit	(60,003,126,706)	(43,305,073,238)
Purchase/Sale of trading securities	(480,158,455)	(3,223,058,481)
Loans and advances to customers	(60,936,801,936)	(50,621,511,896)
Other Assets	(11,286,824,022)	(3,843,900,827)
Deposit from Banks	(3,850,708,552)	15,546,997,440
Deposit from customers	93,165,969,445	85,677,188,199
Other liabilities	8,843,045,699	8,993,848,612
Net cash from operating activities (A)	**(31,903,957,216)**	**18,426,918,684**
Cash flows from investing activities		
(Purchase)/Sale of Securities	425,117	(838,137,495)
(Purchase)/Sale of Property, Plant & Equipment	1,958,237,981	(747,051,837)
Cash flows from investing activities (B)	**1,958,663,098**	**(1,585,189,332)**
Cash flows from financing activities		
(Payment to)/Receipt from borrowing	25,984,613,865	(14,509,627,731)
Payment of Sub-Ordinated Bond	4,837,200,000	(1,376,900,000)
Cash received from issuing of shares	-	-
Cash dividend payment	-	-
Coupon payment of Perpetual Bond	(300,000,000)	(300,000,002)
Net cash from financing activities (C)	**30,521,813,865**	**(16,186,527,733)**
Net cash increase/decrease (A+B+C)	**576,519,747**	**655,201,619**
Effects of the changes of exchange rate on cash and cash equivalents*	1,060,998,422	1,065,169,614
Cash and cash equivalent at beginning of the year	74,765,309,447	66,964,463,496
Closing cash and cash equivalent at the end of the period	**76,402,827,618**	**68,684,834,731**

Chief Financial Officer **Company Secretary** **Chief Executive Officer (CEO)**

Director **Director**

United Commercial Bank PLC
Consolidated Statement of Changes in Equity
For the Quarter ended 30 September 2026
(Unaudited)

Amount in BDT

Particulars	Paid up Capital	Share Premium	Statutory Reserve	General Reserve	Assets Revaluation Reserve	Investment revaluation Reserve	Foreign currency translation gain/(loss)	Start-up Equity Investment Fund	Non Controlling Interest	Retained Earnings	Total
Balance as at 01 January 2026	**15,503,758,980**	**1,454,976,750**	**15,842,396,287**	**26,577,961**	**2,534,101,559**	**143,177,900**	**153,625,844**	**133,512,705**	**188**	**4,070,456,798**	**39,862,584,972**
Changes in accounting policy	-	-	-	-	-	-	-	-	-	-	-
Restated balance	**15,503,758,980**	**1,454,976,750**	**15,842,396,287**	**26,577,961**	**2,534,101,559**	**143,177,900**	**153,625,844**	**133,512,705**	**188**	**4,070,456,798**	**39,862,584,972**
Surplus/Deficit on revaluation of properties	-	-	-	-	-	-	-	-	-	-	-
Surplus/Deficit revaluation of investments	-	-	-	-	-	1,268,355,433	-	-	-	-	**1,268,355,433**
Currency translation differences	-	-	-	-	-	-	913,442	-	-	-	**913,442**
Realization of Non-Banking Assets	-	-	-	-	-	-	-	-	-	2,000,000	**2,000,000**
Net profit for the period	-	-	-	-	-	-	-	-	-	410,070,467	**410,070,467**
Appropriation made during the period	-	-	2,986,327	-	-	-	-	-	-	(2,986,327)	-
Cash Dividend	-	-	-	-	-	-	-	-	-	-	-
Stock Dividend	-	-	-	-	-	-	-	-	-	-	-
Transfer to Start-up Equity Investment Fund	-	-	-	-	-	-	-	12,114,270	-	(12,114,270)	-
Coupon Payment Perpetual Bond	-	-	-	-	-	-	-	-	-	(300,000,007)	**(300,000,007)**
Non Controlling Interest	-	-	-	-	-	-	-		6	(6)	-
Balance as at 30 September 2026	**15,503,758,980**	**1,454,976,750**	**15,845,382,614**	**26,577,961**	**2,534,101,559**	**1,411,533,333**	**154,539,286**	**145,626,975**	**194**	**4,167,426,656**	**41,243,924,308**
Balance as at 31 December 2025	**15,503,758,980**	**1,454,976,750**	**15,842,396,287**	**26,577,961**	**2,534,101,559**	**143,177,900**	**153,625,844**	**133,512,705**	**188**	**4,070,456,798**	**39,862,584,972**

For the quarter ended 30 September 2025

Amount in BDT

Particulars	Paid up Capital	Share Premium	Statutory Reserve	General Reserve	Assets Revaluation Reserve	Investment revaluation Reserve	Foreign currency translation gain/(loss)	Start-up Equity Investment Fund	Non Controlling Interest	Retained Earnings	Total
Balance as at 01 January 2025	**15,503,758,980**	**1,454,976,750**	**15,828,739,273**	**26,577,961**	**2,534,101,559**	**80,353,462**	**153,080,640**		**190**	**4,415,528,335**	**39,997,117,150**
Changes in accounting policy	-	-	-	-	-	-	-		-	-	-
Restated balance	**15,503,758,980**	**1,454,976,750**	**15,828,739,273**	**26,577,961**	**2,534,101,559**	**80,353,462**	**153,080,640**		**190**	**4,415,528,335**	**39,997,117,150**
Surplus/Deficit on revaluation of properties	-	-	-	-	-	-	-		-	-	-
Surplus/Deficit revaluation of investments	-	-	-	-	-	159,385,716	-		-	-	**159,385,716**
Currency Translation adjustment	-	-	-	-	-	-	(435,760)		-	-	**(435,760)**
Net profit for the period	-	-	-	-	-	-	-		-	490,043,922	**490,043,922**
Transfer to the statutory reserve	-	-	13,351,234	-	-	-	-			(13,351,234)	-
Cash Dividend	-	-	-	-	-	-	-		-	-	-
Stock Dividend											-
Coupon Payment Perpetual Bond	-	-	-	-	-	-	-		-	(300,000,002)	**(300,000,002)**
Non Controlling Interest	-	-	-	-	-	-	-		1	(1)	-
Balance as at 30 September 2025	**15,503,758,980**	**1,454,976,750**	**15,842,090,507**	**26,577,961**	**2,534,101,559**	**239,739,178**	**152,644,880**		**191**	**4,592,221,020**	**40,346,111,026**

Chief Financial Officer | **Company Secretary** | **Chief Executive Officer (CEO)**

Director | **Director**

United Commercial Bank PLC
Balance Sheet
As at 30 September 2026
(Unaudited)

PROPERTIES AND ASSETS	30-09-2026 Taka	31-12-2025 Taka
Cash	**55,460,819,956**	**55,853,476,867**
Cash in Hand (Including Foreign Currencies)	12,935,818,612	11,621,574,054
Balance with Bangladesh Bank & its agent bank(s) (Including Foreign Currencies)	42,525,001,344	44,231,902,813
Balance with other banks & financial institution	**14,863,548,216**	**14,769,958,184**
In Bangladesh	13,327,465,058	10,271,901,408
Outside Bangladesh	1,536,083,158	4,498,056,776
Money at call on short notice	**4,650,000,000**	**3,500,707,200**
Investments	**210,562,180,080**	**148,714,528,650**
Government	195,546,464,610	134,276,467,671
Others	15,015,715,470	14,438,060,979
Loans and Advances	**678,939,181,938**	**617,890,096,768**
Loans, Cash Credit, Overdrafts etc.	642,481,450,323	594,045,728,589
Bills purchased and discounted	36,457,731,615	23,844,368,179
Fixed assets including premises, furniture & fixture	**15,582,502,589**	**16,313,096,005**
Other assets	**41,422,084,899**	**26,995,634,921**
Non-banking assets	**17,156,000**	**18,956,000**
Total Assets	**1,021,497,473,678**	**884,056,454,596**
LIABILITIES AND CAPITAL		
Liabilities :		
Borrowings from other banks, financial institutions and agents	**94,128,399,705**	**63,448,264,958**
Deposits and other accounts	**773,606,056,442**	**683,941,521,373**
Current accounts & other accounts	136,212,719,993	119,250,711,103
Bills Payable	8,638,492,748	8,390,361,338
Savings Bank Deposits	123,557,880,006	104,413,833,775
Fixed Deposits	442,446,386,041	406,437,078,453
Other Deposits	62,750,577,654	45,449,536,704
Other Liabilities	**110,162,194,665**	**94,612,743,873**
Total Liabilities	**977,896,650,812**	**842,002,530,204**
Capital/Shareholders' Equity		
Paid up Capital	15,503,758,980	15,503,758,980
Share Premium	1,454,976,750	1,454,976,750
Statutory Reserve	15,730,183,055	15,730,183,055
General Reserve	26,577,961	26,577,961
Other Reserve	4,100,174,178	2,830,905,303
Start-up Equity Investment Fund	145,626,975	133,512,705
Retained Earning	6,639,524,967	6,374,009,638
Total Shareholders 'Equity	**43,600,822,866**	**42,053,924,392**
Total Liabilities and Shareholders 'Equity	**1,021,497,473,678**	**884,056,454,596**

United Commercial Bank PLC
Off-balance Sheet Items
As at 30 September 2026
(Unaudited)

OFF BALANCE SHEET ITEMS	30-09-2026 Taka	31-12-2025 Taka
Contingent Liabilities	**229,797,932,391**	**211,289,225,233**
Acceptances & Endorsements	67,911,175,264	77,568,061,302
Letter of Guarantees	54,129,360,918	55,242,076,074
Irrevocable Letter of Credit	88,682,855,399	61,688,195,957
Bills for Collection	19,074,540,810	16,790,891,900
Other contingent Liabilities	-	-
Other Commitments	**489,493,600**	**642,181,098**
Documentary credit and other short term trade related transactions	-	-
Forward assets purchased and forward deposits placed	489,493,600	642,181,098
Undrown note issuance and revolving underwriting facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-
Total Off-Balance sheet items including contingent liabilities	**230,287,425,991**	**211,931,406,331**

Chief Financial Officer **Company Secretary** **Chief Executive Officer (CEO)**

Director **Director**

United Commercial Bank PLC
Profit and Loss Account
For the Quarter ended 30 September 2026
(Unaudited)

	Jan to Sep, 2026 Taka	Jan to Sep, 2025 Taka	Jul to Sep, 2026 Taka	Jul to Sep, 2025 Taka
Interest Income	45,090,862,483	47,040,435,961	14,191,271,296	16,333,439,349
Interest Paid on Deposit and Borrowings	42,695,825,169	35,581,064,249	14,479,289,587	12,937,309,840
Net Interest Income	**2,395,037,314**	**11,459,371,712**	**(288,018,291)**	**3,396,129,509**
Income from Investment	14,200,089,881	10,459,079,973	5,188,618,967	5,205,026,306
Commission, Exchange and Brokerage	5,631,179,803	5,549,564,258	1,968,458,331	1,814,305,839
Other Operating Income	228,325,547	176,350,920	96,086,762	67,537,900
Total Operating Income (A)	**22,454,632,545**	**27,644,366,862**	**6,965,145,770**	**10,482,999,554**
Salary and Allowances	7,615,816,989	7,235,836,940	2,526,240,042	2,455,566,932
Rent, Taxes, Insurance, Electricity etc.	1,291,066,657	1,258,330,427	484,391,350	478,459,226
Legal Expenses	173,832,793	155,919,075	76,704,583	73,438,606
Postage, Stamps, Telecommunication etc.	171,526,878	161,243,146	63,111,455	54,181,889
Stationery, Printing, Advertisements etc.	857,091,059	1,051,326,548	236,419,443	335,332,991
Chief Executive's Salary and Fees	19,965,000	14,350,000	6,584,560	4,050,000
Directors' Fees and other expenses	4,472,814	3,216,500	1,788,450	1,196,000
Auditor's Fees	9,000,000	10,265,000	3,000,000	3,000,000
Depreciation and Repair of Fixed Assets	2,061,728,750	1,745,734,478	794,606,711	582,009,463
Other Expenses	4,409,482,137	3,778,657,306	1,525,927,440	1,411,387,297
Total Operating Expenses (B)	**16,613,983,077**	**15,414,879,419**	**5,718,774,034**	**5,398,622,405**
Profit & Loss before provision (C) =(A-B)	**5,840,649,468**	**12,229,487,444**	**1,246,371,736**	**5,084,377,150**
Provision for Loans & Advances	2,501,600,469	11,845,131,169	416,734,676	5,298,250,328
Provision for diminution in value of investments	(54,273,735)	(477,276,148)	200,821,798	(541,798,067)
Other provision	248,967,640	(502,475,038)	1,187,584	(2,018,841)
Total Provision	**2,696,294,374**	**10,865,379,983**	**618,744,058**	**4,754,433,420**
Total Profit before Income Tax	**3,144,355,094**	**1,364,107,461**	**627,627,678**	**329,943,730**
Provision for Taxation	**2,568,725,488**	**661,478,159**	**464,407,694**	**13,393,103**
Current Tax Expenses	2,456,591,860	3,521,686,129	633,009,313	1,895,876,951
Deferred Tax Expense/(Income)	112,133,628	(2,860,207,970)	(168,601,619)	(1,882,483,848)
Net profit after Tax	**575,629,606**	**702,629,302**	**163,219,984**	**316,550,627**
Earnings Per Share (EPS)	**0.37**	**0.45**	**0.11**	**0.20**

Chief Financial Officer **Company Secretary** **Chief Executive Officer (CEO)**

Director **Director**

United Commercial Bank PLC
Cash flow statement
For the Quarter ended 30 September 2026
(Unaudited)

	30-09-2026 Taka	30-09-2025 Taka
Cash flows from operating activities		
Receipts of Interest	56,511,402,788	52,900,431,364
Payments of Interest	(43,649,590,876)	(31,778,947,531)
Receipt of Dividend	251,156,920	235,172,163
Receipt of Fees & Commission	4,571,099,527	4,484,396,403
Recoveries from previously written off advances	1,242,794,187	558,235,031
Payments to employees	(7,635,781,989)	(7,250,186,940)
Payments to suppliers	(2,143,916,747)	(2,833,910,791)
Payment for Advance Income Tax	(2,568,116,353)	(3,379,555,976)
Receipt from other operating activities	811,032,953	655,624,509
Payment for other activities	(4,596,787,744)	(4,319,295,501)
Operating profit before changes in operating assets and Liabilities	**2,793,292,666**	**9,271,962,731**
Increase /Decrease in operating assets and liabilities		
Statutory Deposit	(60,003,126,706)	(43,305,073,238)
Purchase/Sale of trading securities	(531,453,082)	(3,207,039,313)
Loans and advances to customers	(60,753,236,705)	(52,143,679,607)
Other Assets	(12,543,587,511)	(3,732,412,695)
Deposit from Banks	(3,850,708,552)	15,546,997,440
Deposit from customers	93,515,243,621	85,481,750,517
Other liabilities	8,653,445,720	8,319,726,661
Net cash from operating activities (A)	**(32,720,130,549)**	**16,232,232,496**
Cash flows from investing activities		
Purchase/Sale of Securities	109,798,591	(767,386,451)
Purchase of Property, Plant & Equipment	2,017,944,213	(672,892,699)
Cash flows from investing activities (B)	**2,127,742,804**	**(1,440,279,150)**
Cash flows from financing activities		
Receipt from borrowing	25,842,934,747	(12,606,920,464)
Receipt/(payment) from Sub-Ordinated Bond	4,837,200,000	(1,376,900,000)
Cash received from issuing of Right shares	-	-
Payment of Cash dividend	-	-
Coupon payment on perpetual bond	(300,000,000)	(300,000,002)
Net cash from financing activities (C)	**30,380,134,747**	**(14,283,820,466)**
Net cash increase/decrease (A+B+C)	**(212,252,998)**	**508,132,880**
Effects of the changes of exchange rate on cash and cash equivalents*	1,060,993,718	1,065,167,854
Cash and cash equivalent at beginning of the year	74,135,456,851	65,675,561,905
Closing cash and cash equivalent at the end of the period	**74,984,197,572**	**67,248,862,640**

Chief Financial Officer **Company Secretary** **Chief Executive Officer (CEO)**

Director **Director**

United Commercial Bank PLC
Statement of Changes in Equity
For the Quarter ended 30 September 2026
(Unaudited)

Amount in BDT

Particulars	Paid up Capital	Share Premium	Statutory Reserve	General Reserve	Assets Revaluation Reserve	Investment Revaluation Reserve	Foreign currency translation gain/(loss)	Start-up Equity Investment Fund	Retained Earnings	Total
Balance as at 01 January 2026	**15,503,758,980**	**1,454,976,750**	**15,730,183,055**	**26,577,961**	**2,534,101,559**	**143,177,900**	**153,625,844**	**133,512,705**	**6,374,009,638**	**42,053,924,392**
Changes in accounting policy	-	-	-	-	-	-	-	-	-	-
Restated balance	**15,503,758,980**	**1,454,976,750**	**15,730,183,055**	**26,577,961**	**2,534,101,559**	**143,177,900**	**153,625,844**	**133,512,705**	**6,374,009,638**	**42,053,924,392**
Surplus/Deficit on revaluation of properties	-	-	-	-	-	-	-	-	-	-
Surplus/Deficit revaluation of investments	-	-	-	-	-	1,268,355,433	-	-	-	1,268,355,433
Currency translation differences	-	-	-	-	-	-	913,442	-	-	913,442
Realization of Non-Banking Assets	-	-	-	-	-	-	-	-	2,000,000	2,000,000
Net profit for the period	-	-	-	-	-	-	-	-	575,629,606	575,629,606
Appropriation made during the period	-	-	-	-	-	-	-	-	-	-
Cash Dividend	-	-	-	-	-	-	-	-	-	-
Stock Dividend	-	-	-	-	-	-	-	-	-	-
Transfer to Start-up Equity Investment Fund	-	-	-	-	-	-	-	12,114,270	(12,114,270)	-
Coupon Payment Perpetual Bond	-	-	-	-	-	-	-	-	(300,000,007)	(300,000,007)
Balance as at 30 September 2026	**15,503,758,980**	**1,454,976,750**	**15,730,183,055**	**26,577,961**	**2,534,101,559**	**1,411,533,333**	**154,539,286**	**145,626,975**	**6,639,524,967**	**43,600,822,866**
Balance as at 31 December 2025	**15,503,758,980**	**1,454,976,750**	**15,730,183,055**	**26,577,961**	**2,534,101,559**	**143,177,900**	**153,625,844**	**133,512,705**	**6,374,009,638**	**42,053,924,392**

For the quarter ended 30 September 2025

Amount in BDT

Particulars	Paid up Capital	Share Premium	Statutory Reserve	General Reserve	Assets Revaluation Reserve	Investment Revaluation Reserve	Foreign currency translation gain/(loss)	Start-up Equity Investment Fund	Retained Earnings	Total
Balance as at 01 January 2025	**15,503,758,980**	**1,454,976,750**	**15,730,183,055**	**26,577,961**	**2,534,101,559**	**80,353,462**	**153,208,713**	**-**	**6,307,661,613**	**41,790,822,093**
Changes in accounting policy	-	-	-	-	-	-	-	-	-	-
Restated balance	**15,503,758,980**	**1,454,976,750**	**15,730,183,055**	**26,577,961**	**2,534,101,559**	**80,353,462**	**153,208,713**	**-**	**6,307,661,613**	**41,790,822,093**
Surplus/Deficit on revaluation of properties	-	-	-	-	-	-	-	-	-	-
Surplus/Deficit revaluation of investments	-	-	-	-	-	159,385,716	-	-	-	159,385,716
Currency translation differences	-	-	-	-	-	-	(435,760)	-	-	(435,760)
Net profit for the period	-	-	-	-	-	-	-	-	703,179,301	703,179,301
Appropriation made during the period	-	-	-	-	-	-	-	-	-	-
Cash Dividend	-	-	-	-	-	-	-	-	-	-
Stock Dividend	-	-	-	-	-	-	-	-	-	-
Coupon Payment Perpetual Bond	-	-	-	-	-	-	-	-	(300,000,002)	(300,000,002)
Balance as at 30 September 2025	**15,503,758,980**	**1,454,976,750**	**15,730,183,055**	**26,577,961**	**2,534,101,559**	**239,739,178**	**152,772,953**	**-**	**6,710,840,912**	**42,352,951,349**

Chief Financial Officer **Company Secretary** **Chief Executive Officer (CEO)**

Director **Director**

United Commercial Bank PLC
Selective Notes to the Financial Statements
as at and for the Quarter ended 30 September 2026

01. Basis of Preparation:
The half yearly financial statements are being prepared in condensed form in accordance with the requirements of International Accounting Standard (IAS)-34 *"Interim Financial Reporting"* and Rule 13 of the Securities and Exchange Rules 1987. International Financial Reporting Standards (IFRS) and other applicable laws and regulations from various Government bodies.

02. Accounting policies:
Accounting policies have been followed in preparing these financial statements are same as applied in financial statements of the Bank of preceding financial year 2025.

03. Operating Profit
Bank's operating profit has decreased by BDT 639 crore mainly due to the higher interest expenses on deposits & borrowings over the same period of last year.

04. Provisions:
Provisions consists of provision for loans and advances, provision for changes in the value of investment as well as provision for off balance sheet exposure.

05. Provision for taxation:
Provision for income tax has been made on taxable income after necessary add back in accordance with the provisions of the Income Tax Act 2023, Finance Act 2026 and other relevant legislation as applicable.

06. Earnings per share (EPS):
Earnings per share (EPS) has been calculated in accordance with IAS 33 *"Earnings Per Share"*.

	Jan-Sep'26	Jan-Sep'25	Jul-Sep'26	Jul-Sep'25
Profit after tax:				
Profit after tax for the period (Bank)	575,629,606	702,629,302	163,219,984	316,550,627
Profit after tax for the period (Consolidated)	410,070,467	488,516,034	69,651,456	320,210,321
Weighted average number of shares outstanding:	1,550,375,898	1,550,375,898	1,550,375,898	1,550,375,898
EPS Calculations:				
Basic Earnings per share (EPS) - (Bank)	0.37	0.45	0.11	0.20
Basic Earnings per share (EPS) - (Consolidated)	0.26	0.32	0.04	0.21

Diluted Earnings per share (DEPS)
No DEPS is required to be calculated for the period as there was no scope for dilution of share during the period.

	30-Sep-26	30-Sep-25
07. Net Asset Value Per Share (NAVPS)		
Net Asset Value Per Share (NAVPS) - Banks	28.12	27.32
Net Asset Value Per Share (NAVPS) - Consolidated	26.60	26.02
08. Net Operating Cash Flow Per Share (NOCFPS)		
Net Operating Cash Flow Per Share (NOCFPS) - Banks	(21.10)	10.47
Net Operating Cash Flow Per Share (NOCFPS) - Consolidated	(20.58)	11.89

09. Events after the reporting period
There is no event after the reporting period.

10. Approval of unaudited financial statements:
The unaudited financial statements as at and for the quarter ended on 30 September 2026 were approved by the Board on 28 October 2026.

Chief Financial Officer **Company Secretary** **Chief Executive Officer (CEO)**

Director **Director**